Case 19-17530-mdc Doc 58 Filed 02/28/21 Entered 03/01/21 00:52:03 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 19-17530-mdc

Aquilla L Mizelle Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 2
Date Rcvd: Feb 26, 2021 Form ID: pdf900 Total Noticed: 7

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable,

the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2021:

Recipient Name and Address

db #+ Aquilla L Mizelle, 3439 North 16th Street, Philadelphia, PA 19140-4904

cr + Exeter Finance LLC f/k/a Exeter Finance Corp., P.O Box 166008, Irving, TX 75016-6008

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address + Email/Text: bncnotice@ph13trustee.com	Date/Time	Recipient Name and Address
u	Email Text. bileholdee@pii/Suusee.com	Feb 27 2021 02:16:00	WILLIAM C. MILLER, Office of the Chap. 13 Standing Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229
smg	Email/Text: megan.harper@phila.gov	T 1 27 2021 02 1 5 02	
		Feb 27 2021 02:16:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	T. 1 . 2 . 2 . 2 . 2 . 2 . 2 . 2 . 2 . 2	
		Feb 27 2021 02:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov		
		Feb 27 2021 02:16:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com		
		Feb 27 2021 01:58:42	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 5

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

cr NewRez LLC d/b/a Shellpoint Mortgage Servicing

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed and the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed and the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed and the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed and the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed and the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed and the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed and the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed and the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed and the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed and the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed and the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address (Email Email Emai

below:

Name Email Address

ANTONIO G. BONANNI

on behalf of Creditor Carvana LLC abonanni@hoflawgroup.com

MITCHELL LEE CHAMBERS, JR.

on behalf of Debtor Aquilla L Mizelle ecfbc@comcast.net paecfbc@gmail.com

REBECCA ANN SOLARZ

on behalf of Creditor Ditech Financial LLC bkgroup@kmllawgroup.com

REBECCA ANN SOLARZ

on behalf of Creditor Pinta LLC for benefit of Wachovia Capital Markets, LLC bkgroup@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Exeter Finance LLC f/k/a Exeter Finance Corp. ecfmail@mortoncraig.com

mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 19-17530-mdc

Aquilla L Mizelle f/k/a Aquilla L Brewer : Chapter 13

Debtor :

Carvana, LLC

Movant :

20 (4111)

Aquilla L Mizelle f/k/a Aquilla L Brewer

VS

Debtor/Respondent

and

William C. Miller, Esquire

Trustee/Respondent

CONSENT ORDER / STIPULATION AGREEMENT SETTLING MOTION FOR RELIEF FROM AUTOMATIC STAY

AND NOW, upon the Motion of Carvana, LLC ("Creditor"/ "Movant"), through its counsel, Hladik, Onorato & Federman, LLP, for relief from the automatic stay pursuant to Bankruptcy Code § 362(d) as to certain Motor Vehicle, more commonly known as a 2018 GMC Acadia, Vin #1GKKNULS2JZ245303 (the "Vehicle"), it is hereby agreed as follows:

Aquilla L Mizelle f/k/a Aquilla L Brewer ("Debtor") acknowledges that they are due for the following post-petition regular monthly payments and amounts as follows:

Monthly Payments (11/3/20 – 2/3/21 @ \$627.00)	.\$2,508.00
Attorney's fees/costs	.\$638.00
Post-Petition Late Fees	\$10.00
Arrears ("Arrears")	.\$3,156.00

- 1. Debtor shall cure the remaining Arrears as set forth in the following manner:
 - a. Roll the \$3,156.00 balance of the Total Arrears into and pay it through the Debtor's Chapter 13 Plan of Reorganization in order to cure this portion of the Total Arrears in addition to the current arrearage amount on Movant's Proof of Claim. Debtor's attorney shall file an Amended Plan within thirty (30) days of the entry of this Stipulation.
- 2. Debtor agrees to continue making the regular post-petition monthly payments to Creditor in the amount of \$627.00, commencing with the 03/03/2021 payment and every monthly payment thereafter.
 - Debtor shall make the regular monthly payments required to the Trustee.

Debtor shall send all payments due directly to Creditor at the address below:

Carvana, LLC P.O. Box 29018 Phoenix, AZ 85038

Carvana, LLC's loan #xxxxx7401 must appear on each payment.

- 5. In the event Debtor fails to amend his plan or make any of the payments set forth hereinabove on or before their due dates, Creditor and/or Counsel shall give Debtor and Counsel for Debtor notice of the default. If Debtor does not cure the default within ten (10) days of the notice, upon Certification of Default to the Court, and request for Order, with a copy to Debtor and Counsel for Debtor, Creditor shall be entitled to the entry of an order for relief from the bankruptcy stay.
- 6. The failure by the Creditor, at any time, to file a Certification of Default upon default by the Debtors shall not be construed, nor shall such failure act, as a waiver of any of Creditor's rights hereunder.
- 7. Upon issuance of the aforesaid Order, the parties hereto further agree that Creditor may proceed in state court to exercise all rights and remedies available to it as a under state and federal law including, but not limited to, Movant's ability to repossess the Vehicle pursuant to the Contract and allow Movant or any other purchaser at auction for its enforcement of and its right to possession of, title to, and/or purchase of the Vehicle.
- 8. In the event Debtor converts to a bankruptcy under Chapter 7 of the Bankruptcy Code then Debtor shall pay all pre-petition arrears and post-petition arrears within 10 days from the date the case is converted. If Debtor fails to make payments in accordance with this paragraph then the Creditor, through Counsel, may file a certification setting forth said failure and the Creditor shall be granted immediate relief from the automatic stay.
- 9. It is further agreed that the 14-day stay provided by Rule 4001(a)(3) is hereby waived.
- 10. The undersigned parties request that the Court enter an Order approving this Consent Order/Stipulation and the terms therein.

By signing this Stipulation, Counsel for Debtor represents that the Debtor is familiar with and understands the terms of this Stipulation and agrees to said terms regardless of whether the Debtor has actually signed this Stipulation. Seen and agreed by the parties on the date set forth below:

/s/ Antonio, Bonanni Antonio, Bonanni, Esquire Counsel for Creditor

Date: 01/29/2021

Mitchell Lee Chambers, Esquire

Counsel for Debtor

Date:

LeeAne O. Huggins

No Objection - Without Prejudice to Any

Trustee Rights or Remedies

William C. Miller, Esquire

Trustee Date: February 22, 2021

AND NOW, this <u>25th</u> day of <u>February</u>, 2021, it is hereby ORDERED that this Stipulation Agreement between the parties is hereby approved.

Honorable Magdeline D. Coleman Chief U.S. Bankruptcy Judge

Magdelin D. Colem